

Telemedicine

The IHC Group's Telemedicine helps manage healthcare costs with three great benefits. The cost for Telemedicine is just \$13.50/month for single benefits or \$15.50/month for families.



Talk to a doctor anytime! Consult = \$0. Teladoc connects you 24/7/365 to a national network of board-certified doctors who average 15 years' experience. Within minutes, a doctor will call you back ready to listen and resolve your issue. If medically necessary, a prescription will be sent to your pharmacy of choice. It's healthcare in the palm of your hand.

For more information, visit www.teladoc.com.



Did you know that hearing loss is the third most common physical condition after arthritis and heart disease? American Hearing Benefits (AHB) will help you and your family members take care of your hearing with access to free hearing consultations and significant discounts on hearing aids. Our Hearing Care Advisors guide you through the process and will connect you with a hearing professional in your area to take full advantage of this valuable benefit.

For more information or to contact AHB: www.americanhearingbenefits.com/partners/IHC.



Studies show about 10% of medical bills have errors. If something seems off about your medical bill, an Athos expert will double check it for you! Our advocates will answer your medical billing questions, find and fix errors on your medical bills, and negotiate a fair price for large expenses. Once you're signed up, there is no additional cost to use Athos.

You'll be able to securely submit a bill for review, and/or schedule a time to talk to an advocate at <https://my.athoshealth.com>.

Telemedicine is NOT insurance. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. This is not qualifying health coverage ("Minimum Essential Coverage") that satisfies the health coverage requirement of the Affordable Care Act. If you don't have Minimum Essential Coverage, you may owe an additional payment with your taxes. Administrative services for this product are provided by The Loomis Company.

The Loomis Company

The Loomis Company (Loomis), founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

About eHealth

eHealth, Inc. (NASDAQ:EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online through Medicare.com (www.Medicare.com), eHealthMedicare.com (www.eHealthMedicare.com) and PlanPrescriber.com (www.PlanPrescriber.com).

About The IHC Group

Independence Holding Company (NYSE: IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven insurance sales and marketing company that creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products (including ACA plans and small group medical stop-loss). All products are placed with highly rated carriers.

"IHC" and "The IHC Group" are the brand names for plans, products and services provided by one or more of the subsidiaries and affiliate member companies of The IHC Group ("IHC Entities"). Plans, products and services are solely and only provided by one or more IHC Entities specified on the plan, product or service contract, not The IHC Group. Not all plans, products and services are available in each state.

